Case 17-28879 Doc 1 Filed 09/27/17 Entered 09/27/17 14:11:59 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name		
Write the name that is on you	ur <u>Celena</u> First name	First name
identification (for example, your driver's license or	Etta	That hame
passport).	Middle name	Middle name
Bring your picture	Price	
identification to your meeting with the trustee.	Last name	Last name
	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or maiden names.	Middle name	Middle name
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social Security	xxx - xx - <u>3098</u>	XXX - XX
number or federal Individual Taxpayer Identification number	OR	OR
action to the state of the stat	9 xx - xx	9xx - xx

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Document Etta Celena Debtor 1 Case Number (if known) Last Name

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN
5. Where you live	1311 Wilson Ave Number Street	If Debtor 2 lives at a different address: Number Street
	Carpentersville IL 60110 City State ZIP Code KANE County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
	P.O. Box City State ZIP Code	P.O. Box City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Etta Celena

Document Last Name

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Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you		•	•		equired by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.	
	are choosing to file	☐ Chap	ter 7				
	under	☐ Chap	ter 11				
		☐ Chap	ter 12				
		■ Chap	ter 13				
8.	How you will pay the fee	local yours subn	court for mo self, you may	re details about pay with cash, of ayment on your	how you may cashier's chec	Please check with the clerk's office in your pay. Typically, if you are paying the fee ck, or money order. If your attorney is ttorney may pay with a credit card or check	
					-	oose this option, sign and attach the in Installments (Official Form 103A).	
		By la less t pay t	w, a judge m than 150% o he fee in ins	nay, but is not red f the official pove tallments). If you	quired to, waiverty line that a choose this c	est this option only if you are filing for Chapter 7. We your fee, and may do so only if your income is pplies to your family size and you are unable to ption, you must fill out the Application to Have the B) and file it with your petition.	
9.	Have you filed for bankruptcy within the	■ No					
	last 8 years?	☐ Yes.	District Nor	e	When	Case Number	
			District Nor	ie	When	Case Number	
						MM / DD / YYYY	
			District		When	Case Number	
						MM / DD / YYYY	
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is	☐ Yes.	Debtor			Relationship to you	
	not filing this case with you, or by a business parter, or by affiliate?		District		When	Case Number, if known	
			Debtor			Relationship to you	
			District		When	Case Number, if known	
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your lar residence?		eviction judgme	nt against you and do you want to stay in your	
			☐ Yes. F	to line 12. ill out <i>Initial Staten</i> nkruptcy petition.	nent About an E	viction Judgment Against You (Form 101A) and file it with	

Debtor 1 Celena Etta Document Page 4 of 59
Case Number (if known)

Name of business, if any Name of business,	 Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a 	■ No. □ Yes.	Go to Part 4. Name and location of	business					
Number Street Number N	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any	Name of business, if any					
Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(69)) None of the above None of the above None of the above	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street						
Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(61B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) Nane of the above If you are filling under Chapter 11, the court must know whether you are a small business debtor, you must attach your most rebalances beset, statement of operations, cash-flow statement, and federal income tax return or if any of th documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention Yes. What is the hazard? If immediate attention Yes. What is the hazard? If immediate attention Yes. What is the property Number Street Number			City			State Zip Cod	le		
Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(69)) None of the above If you are filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor. Yes addition of small business debtor. See 11 U.S.C. § 101(51D). No. I am filing under Chapter 11. In the court must know whether you are a small business debtor, you must attach your most rebalances sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am filing under Chapter 11. In the sharkruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes.			Check the appropriate	box to describe your bu	siness:				
Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above			☐ Health Care Bus	iness (as defined in 11 U	.S.C. § 101(27A))				
Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above None of the above None of the above			☐ Single Asset Re	al Estate (as defined in 1	1 U.S.C. § 101(51B))				
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor you must attach your most re balance shedy a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. Seport If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor you must attach your most re balance sheet, statement, and feeral income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor so that a spray of the definition of the definition of the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor according to that a small business debtor according to the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor according to the definition in the Bankruptcy Code. No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. If you are filing under Chapter 11, but I am NOT a small business debtor according to the defin			☐ Stockbroker (as	defined in 11 U.S.C. § 10	01(53A))				
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, so mall business debtor, see 11 U.S.C. § 101(51D). If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most re balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. 1 am not filing under Chapter 11. No. 1 am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. Yes. What is the hazard? If immediate attention is needed, why is it needed? Where is the property?			☐ Commodity Brok	er (as defined in 11 U.S.	C. § 101(6))				
Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention is needed, why is it needed? Where is the property? Number Street			☐ None of the abo	ve					
In Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	business debtor, see	☐ No.	am filing under Chapte the Bankruptcy Code. I am filing under Chapte	r 11, but I am NOT a sma		-			
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	Part 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Pro	perty That Needs Immedia	ate Attention				
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street		.							
public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	property that poses or is alleged to pose a threat	_	What is the hazard?						
If immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	public health or safety? Or do you own any								
Where is the property? Number Street	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	s needed, why is it neede	d?				
Number Street	tnat needs urgent repairs?								
Other 700 C			Where is the property?						
Ott. 7ID C									
CITY State ZIP C				City	 ,	State ZIP	Code		

Document

Debtor 1

Celena

Etta

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1	out Debtor	1
----------------	------------	---

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not require	d to	receive	а	briefing	about
credit counselin	g b	ecause o	of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Celena Etta Document Price Page 6 of 59

Case Number (if known) ______

	First Name	Middle Name	Last Name	
Pai	ft 6: Answer These Question:	s for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an in No. Go to line 10 Yes. Go to line 2 16b. Are your debts pr money for a busines No. Go to line 10 Yes. Go to line 2	17. primarily business debts? Business debts are as or investment or through the operation of the bullec.	hold purpose." debts that you incurred to obtain usiness or investment.
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing unde	under Chapter 7. Go to line 18. der Chapter 7. Do you estimate that after any exert expenses are paid that funds will be available to	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	<u> </u>	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	<u>=</u> ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	Sign Below			
For	you	correct. If I have chosen to file und of title 11, United States C under Chapter 7. If no attorney represents n this document, I have obtated I request relief in accordar.	Price 🗶	chapter, and I choose to proceed so is not an attorney to help me fill out 342(b). de, specified in this petition. soney or property by fraud in connection
		Executed on09/2	26/2017 M / DD / YYYY	Executed on

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Debtor 1	Celena	Etta	Price	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Daniel Fasman	Date	Date: 09/27/	2017
Signature of Attorney for Debtor	Date	MM / DD / YYY	Ύ
Daniel Fasman			
Printed name			
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
Number Street			_
			_
Chicago	IL	60603	_
	IL State	60603 ZIP Code	_
Chicago City Contact Phone 312-332-1800	State		 racilaw.com
City	State	ZIP Code	 _ racilaw.com

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Fill in this in	formation to ide	ntify your case:	
Debtor 1	Celena	Etta	Price
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		Middle Name or the : <u>NORTHERN</u> District of _	
Case Number (If known)			

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 8,275
1c. Copy line 63, Total of all property on Schedule A/B	\$ 8,275
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$9,943
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$2,551
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$19,363
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,017.56
5. Schedule J: Your Expenses (Official Form 106J)	\$1,589.00

Document Celena Etta Case Number (if known) _ Debtor 1

Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records					
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
Your famil	 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 					
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ 3,443.2						
	9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Total claim From Part 4 of Schedule E/F, copy the following:					
9a. Dom	estic support obligations (Copy line 6a.)	\$_ 0.00				
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$ 2,551.00				
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Stud	ent loans. (Copy line 6f.)	\$_12,002.00				
	pations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00				
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. Tota	I. Add lines 9a through 9f.	\$_14,553.00				

First Name

Middle Name

	Caso 1 ⁻	7 20070 Doc 1	Filad 00/27/17	Entered 09/27/17 14	4:11:59	Desc N	/lain	
Fill in this in	formation to ide	ntify your case and this fili	ng:	0 of 59				
Debtor 1	Celena	Etta	Price					
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for	or the : <u>NORTHERN</u> Distric	ct of <u>ILLINOIS</u>					
Case Number			(State)			C	neck if this is a	an
(If known)						ar	nended filing	
<u>Official F</u>	<u>orm 106A</u>	<u>/B</u>						
Schedul	e A/B: Pr	operty						12/15
esponsible for pages, write yo	supplying corre ur name and cas Describe Each Re	ct information. If more spa e number (if known). Answ sidence, Building, Land, or O	ce is needed, attach a separa			=		
2. Add the dol	lar value of the p	-	our entries fro Part 1, includi		>			
you nave a	ttached for Part	i. Write that number here .			 /			\$0.00
Part 2:	Describe Your Vel	hicles						
O3. Cars, vans No. Yes. A C C C C C C C C C C C C	Describe Describe Make: Model: Year: Approximate Milea Other information: 2010 Chrysler Se miles	Chrysler Sebring 2010 97,000 bring with over 97,000 homes, ATVs and other received.	•	nly s and another nunity property (see	Do not deduct se the amount of an Creditors Who H Current value o entire property	ny secured cla dave Claims S of the	or exemptions. Puims on Schedule lecured by Proper Current value of portion you ow	D: ty of the
5. Add the dol	lar value of the p		our entries fro Part 2, includi				9	6,025.00
you have at	tached for Part 2	2. Write that number here .		>			`	.,
Part 3:	Describe Your Per	rsonal and Household Items						
Do you own o	r have any legal	or equitable interest in any	of the following items?			port Do n	rent value of the ion you own? ot deduct secured temptions	
Examples:		nishings iurniture, linens, china, kitchenwa	are					
Yes.	Describe	Furniture, linens, small applian	nces, table & chairs, bedroom set		\$5	500	\$	500.00

Official Form 106A/B Record # 743867 Schedule A/B: Property Page 1 of 6

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Document Page 11 of 59 umber (if known) Case 17-28879 Doc 1 Desc Main Celena Debtor 1 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... \$1 500 Flat screen TV, computer, printer, music collection, cell phone 1,500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. 'es Describe..... Everyday clothes, shoes, accessories \$100 100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, costume jewelry, watch \$100 100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... books, CDs, DVDs & Family Photos \$50 50.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,250.00 for Part 3. Write that number here

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured of

Do not deduct secured claims or exemptions

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No.

Yes. Describe.....

Case 17-28879 Celena First Name

Doc 1

Desc Main

Debtor 1

Middle Name

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17.	Deposits of	f money			
	Examples: (Checking, savings	, or other financial accounts; certificates	s of deposit; shares in credit unions, brokerage houses,	
	and other si	imilar institutions.	If you have multiple accounts with the sa	ame institution, list each.	
	Yes.	Describe	Account Type:	Institution name:	
			Checking Account	Fifth Third	\$0.00
18	Ronds mu	tual funds or n	ublicly traded stocks		<u> </u>
10.			ment accounts with brokerage firms, mo	oney market accounts	
	No.	20114 141140, 111100	and a deceance that brokerage initio, inc	individual accounts	
	=		Land Company		
	Yes.	Describe	Institution or issuer name:		
					\$ <u> </u>
19.	Non-public	ly traded stock	and interests in incorporated and	d unincorporated businesses, including an interest in	
	No.				
	Yes.	Describe	Name of Entity and Percent of Ow	vnership:	
					\$ 0.00
20.	Governme	nt and corporat	e bonds and other negotiable and	d non-negotiable instruments	· · · · · · · · · · · · · · · · · · ·
		=	e personal checks, cashiers' checks, pr	_	
	-		re those you cannot transfer to someone		
	No.				
	Yes.	Describe	Issuer name:		
	163.	Describe	ioddol name.		\$ 0.00
24	Potiromont	or pension acc	counte		\$ <u>0.0</u> 0
۷1.		-		ngs accounts, or other pension or profit-sharing plans	
	No.	initerests in itva, L	113A, 11eogn, 401(k), 403(b), tillit savii	igs accounts, or other pension or profit-straining plans	
	INO.				
	Yes.	Describe	Type of account and Institution na		
			401(k) or similar plan	USPS 401K	\$Unknown
			Pension plan	USPS Retirement	\$Unknown
22.	Security de	posits and pre	payments		
	=	-	osits you have made so that you may co	ontinue service or use from a company	
	Examples: /	Agreements with la	andlords, prepaid rent, public utilities (el	lectric, gas, water), telecommunications	
	No.				
	Yes.	Describe	Institution name or individual:		
		2000	Security deposit on rental unit	Landlord	\$ 1,075.00
	A	A			\$ <u> </u>
23.		A contract for a	a periodic payment of money to ye	ou, either for life or for a number of years)	
	No.				
	Yes.	Describe	Issuer name and description:		
					\$ <u> </u>
24.	Interests in	an education l	RA, in an account in a qualified A	ABLE program, or under a qualified state tuition program.	
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).		
	No.				
	Yes.	Describe	Institution name and description.	Separately file the records of any interests.11 U.S.C. § 521(c):	
		Decombo	р	, , , , , , , , , , , , , , , , , , , ,	\$ 0.00
25	Trusts ear	iitable or future	interests in property (other than	anything listed in line 1), and rights or powers	<u> </u>
-0.	No.	inable of fatale	microsic in property (earler andir	anything notes in this 1), and rights of powers	
	=				
	Yes.	Describe			
					\$ <u>0.0</u> 0
26.			marks, trade secrets, and other ir		
	_	Internet domain na	ames, websites, proceeds from royalties	and licensing agreements	
	No.				
	Yes.	Describe			
					\$ <u>0.0</u> 0
27.	Licenses, f	ranchises, and	other general intangibles		_
	Examples: I	Building permits, e	exclusive licenses, cooperative association	ion holdings, liquor licenses, professional licenses	
	No.				
	Yes.	Describe			
	_				\$ 0.00
					¥

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Desc Main

First Name

Middle Name

Мо	ney or property owed to you	?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refunds owed to you No. Yes. Describe		7
29.	Family support Examples: Past due or lump su No.	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	\$ <u>0.0</u> 0
30.	Yes. Describe	wes vou	\$0.00
	Examples: Unpaid wages, disa	bility insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
31	Yes. Describe	as a	\$0.00
	Examples: Health, disability, or	life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	7
		Health insurance \$0 Term life insurance \$0	\$ <u>0.0</u> 0
32.	If you are the beneficiary of a liproperty because someone has No.	at is due you from someone who has died ving trust, expect proceeds from a life insurance policy, or are currently entitled to receive s died.	7
33.	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	\$ <u>0.0</u> 0
24	Yes. Describe		\$ <u>0.0</u> 0
34.	No. Yes. Describe	uidated claims of every nature, including counterclaims of the debtor and rights	1
35.	Any financial assets you di	d not already list	\$ <u>0.0</u> 0
	Yes. Describe		\$0.00
		f your entries from Part 4, including any entries for pages you have attached r here	\$1,075.00
	art or	ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	No. Yes.	gal or equitable interest in any business-related property?	
			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or cor	nmissions you already earned	
	Yes. Describe		\$0.00

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Döcument 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00

\$0.00

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

Celena

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63. Total of all property on Schedule A/B. Add line 55 + line 62

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Desc Main

\$9,350.00

Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes. 0.00 \$0.00 54. Add the dollar value of all of your entries from Part 7. Write that number here --> List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$6,025.00 56. Part 2: Total vehicles, line 5 \$ 2,250.00 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 \$ 1,075.00 59. Part 5: Total business-related property, line 45 \$ 0.00 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 61. Part 7: Total other property not listed, line 54 \$ 0.00 \$ 9,350.00 62. Total personal property. Add lines 56 through 61. \$ 9,350.00

Official Form 106A/B Record # 743867 Page 6 of 6 Schedule A/B: Property

Fill in this in	nformation to identi	ify your case:	
Debtor 1	Celena	Etta	Price
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		(State)
(If known)			_

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt	t		
Which set of ex	emptions are you claiming? Chec	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	ccy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
_				
For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief	2010 Chrysler Sebring with over	¢ 6,025	- 4.400	735 ILCS 5/12-1001(c) - \$2,400.00
description:	97,000 miles	\$_6,025	\$_4,400	735 ILCS 5/12-1001(b) - \$2,000.00
Line from	00		100% of fair market value, up to	
Schedule A/B:	03		any applicable statutory limit	
Brief	Furniture, linens, small appliances, table & chairs, bedroom set	_{\$} 500	Πs	735 ILCS 5/12-1001(b) - \$500.00
description:	table & chairs, bedroom set	\$		
Line from	06		100% of fair market value, up to	
Schedule A/B:			any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	_{\$} 1,500	∏\$	735 ILCS 5/12-1001(b) - \$1,500.00
description.		Ψ		
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
	<u></u>		any applicable statutory innit	
Brief description:	Everyday clothes, shoes, accessories	_{\$} 100	Пs	735 ILCS 5/12-1001(a),(e) - \$100.00
			<u> </u>	
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
			- 7 - Fr	
ficial Form 106C	Record # 743867	Schedule C: T	The Property You Claim as Exempt	Page 1 of 2

Last Name

Debtor 1 Celena Etta Document Page 17 (

Middle Name

First Name

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Part 24 Additional Page							
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
		Copy the value from Schedule A/B	Check only one box for each exemption				
Brief description:	Everyday jewelry, costume jewelry, watch	\$ <u>100</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00			
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit				
Brief description:	books, CDs, DVDs & Family Photos	\$_ 50	\$	735 ILCS 5/12-1001(a) - \$50.00			
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit				
Brief description:	Checking Account, Fifth Third, 0.00	\$ <u> </u>	\$	735 ILCS 5/12-1001(b) - \$0.00			
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit				
Brief description:	401(k) or similar plan, USPS 401K , 0.00	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00			
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit				
Brief description:	Pension plan, USPS Retirement , 0.00	\$Unknown	\$	735 ILCS 5/12-1006 - \$0.00			
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit				
Brief description:	Security deposit on rental unit, Landlord, 1,075.00	\$_0	\$	735 ILCS 5/12-1001(b) - \$0.00			
Line from Schedule A/B:	22		100% of fair market value, up to any applicable statutory limit				
3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes.							
Official Form 106C	Record # 743867	Schedule C: The	e Property You Claim as Exempt	Page 2 of 2			

Fill ir	n this inf		7 20070 Do	oc 1 Eilo	d 00/27/17	Entor	ed 09/27/1 ⁻ 8 of 59	7 14:11:59	Desc Main	
Debto	or 1	Celena	Etta		Price					
		First Name	Middle Name		Last Name					
Debte										
(Spous	e, if filing)	First Name	Middle Name		Last Name					
Unite	d States E	Bankruptcy Court	for the : <u>NORTHERN</u>	_ District of _ <u>ILLIN</u>	IOIS (State)				_	
	Number				(Glate)				Check if this	s is an
(If kno	-								amended fi	ling
<u>Offic</u>	ial Fo	<u>rm 106</u> E	<u>)</u>							
Sche	dule	D: Credit	ors Who Have	Claims	Secured by I	Proper	ty			12/15
1. Do a	al pages any cred No. Che Yes. Fill	, write your na itors have clain ock this box and	eeded, copy the Addit me and case number ms secured by your p d submit this form to the ormation below.	(if known).				·	,,	
Part	1: -	st All Secured	Claims					Column A	Column A	Column C
for	each cla	im. If more tha	a creditor has more than one creditor has a pune claims in alphabetic	articular claim, I	ist the other creditors	s in Part 2.	у	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2.1	Exeter F	inance CORP		Describe th	e property that secui	res the clain	n:	\$ 9,943.00	\$ <u>6,025.00</u>	\$ <u>3,918.00</u>
	Creditor's N			2010 Chrys	sler Sebring with ove	r 97,000 mi	iles			
-	Po Box 1 Number	Street								
				As of the da	ate you file, the claim	is: Check a	II that apply.	_		
-				Continge	-					
-	Irving City		TX 75016 State Zip Code	Unliquida	ated					
	City		State Zip Code	Disputed						
WI	ho owes	the debt? Check	one.	Nature of L	ien. Check all that app	ly.				
	Debtor 1	•			ment you made (such a	as mortgage	or secured			
Ļ	Debtor 2	-		car loan)						
Ļ	=	and Debtor 2 onl	•		lien (such as tax lien, r	nechanic's lie	en)			
	At least o	ne of the debtors	s and another	⊢ '	t lien from a lawsuit					
	_	this claim rela	tes to a	Other (in	cluding a right to offset)					
Da	te Debt v	as incurred	2015-05-07	Last 4 digit	s of account number	100	<u>1</u>			
Part :	2# Li	st Others to Be	Notified for a Debt Tha	at You Already L	isted					
trying to	o collect e credito	from you for a c r for any of the	others to be notified aborded to some of the debt you owe to some of debts that you listed in a submit this page.	ne else, list the d	creditor in Part 1, and	then list th	e collection agency	here. Similarly, if yo	u have more	

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 9,943.00

Fill in this in	Caco 17 28870 formation to identify your ca		Filed 00/27/17		09/27/17 14 of 59	4:11:59	Desc Main	
	Colona	Etto	Price					
Debtor 1	Celena First Name	Etta Middle Name	Price Last Name	•				
Debtor 2	riistivaille	Wildle Name	Lastivanie					
(Spouse, if filing)	First Name	Middle Name	Last Name	-				
United States	Bankruptcy Court for the : <u>NOF</u>	RTHERN District of	of <u>ILLINOIS</u> (State)					
Case Number							Check if	this is an
(If known)							amende	d filing
Official Fo	orm 106E/F							
Schedule	E/F: Creditors WI	ho Have Uı	secured Claims	5				12/15
A/B: Property (Coreditors with poseeded, copy thought on of any addited.)	arty to any executory contra Official Form 106A/B) and or artially secured claims that the Part you need, fill it out, n ional pages, write your nam List All of Your PRIORITY Unse	n Schedule G: Ex- are listed in Sche number the entries e and case numb	ecutory Contracts and Une edule D: Creditors Who Ha s in the boxes on the left. A	expired Leases (0 ve Claims Secure	Official Form 1060 ed by Property. If	G). Do not inclumore space is	ude any	
1. Do any cred	ditors have priority unsecure	ed claims against	you?					
∏ No. Go	to Part 2.							
Yes.								
	our priority unsecured claim	s If a creditor ha	s more than one priority uns	secured claim list	the creditor senar	rately for each	claim For	
nonpriority a	listed, identify what type of clamounts. As much as possible claims, fill out the Continuational anation of each type of claim.	le, list the claims in Page of Part 1.	n alphabetical order accordi	ing to the creditor	's name. If you ha	ve more than to creditors in Par Total claim	vo priority	Nonpriority amount
	ority Debt	Last	4 digits of account number	·		\$ 2,551.00	<u>\$ 2,551.00</u>	\$ <u>0.00</u>
Creditor's N		Whe	en was the debt incurred?	2015				
Number	Street							
		Aso	of the date you file, the claim	is: Check all that a	apply.			
			Contingent	. IO. Oncon all that o	-PP-J			
Philadel	<u>'</u>		Jnliquidated					
City Who owes	State Zip the debt? Check one.	Code	Disputed					
Debtor 1	1 only							
Debtor 2	2 only	Тур	e of PRIORITY unsecured cla	aim:				
Debtor 1	1 and Debtor 2 only	_	Domestic support obligations					
At least	one of the debtors and another	7	Taxes and certain other debts yo	ou owe the governm	nent			
	if this claim relates to a	\Box						
	unity debt n subject to offest?	_	Claims for death or personal injuntoxicated	ury while you were				
No	•		Other. Specify					
Yes								
Part 2:	ist All of Your NONPRIORITY	Unsecured Claims						
3. Do any cred	ditors have nonpriority unse	cured claims aga	inst you?					
No. You	u have nothing to report in thi	is part. Submit thi	s form to the court with you	r other schedules				
Yes.								
nonpriority included in	our nonpriority unsecured c unsecured claim, list the cred Part 1. If more than one cred ut the Continuation Page of P	itor separately for itor holds a particu	each claim. For each claim	listed, identify wh	nat type of claim it	is. Do not list c	laims already	
C.G.IIIO IIII OC	and community ago of t							Total claim

Debtor 1	Celena Etta	Page 20 of 59	
	First Name Middle Name	Last Name	_
4.1	Advance America	Last 4 digits of account number	\$ <u>463.00</u>
	Creditor's Name	When was the daht incorred?	
	150 S Kennedy Dr, Rte 25	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Carpentersville IL 60110	Contingent	
	Carpentersville IL 60110 City State Zip Code	Unliquidated	
w	ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 7	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes AT T	Last 4 digits of account number 2305	\$ 921.00
4.2	Creditor's Name	Last 4 digits of account number 2305	\$ 921.00
	8014 Bayberry Rd	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file the elements. Charlet Hithert are by	
		As of the date you file, the claim is: Check all that apply.	
	Jacksonville FL 32256	☐ Contingent	
	City State Zip Code	Unliquidated	
W	ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
Is	community debt the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other, Specify Collecting for Creditor	
1 7	Yes	Other. Specify Collecting for Creditor	
4.3	Chase Bank	Last 4 digits of account number	\$ <u>140.00</u>
	Creditor's Name		
	PO Box 15298	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850	Unliquidated	
w	City State Zip Code 'ho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only	–	
▎▕▕	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
-	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
-	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?	-	
	No	Other. Specify Overdraft Account	
	Yes		

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Case Number (if known) Document Celena Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Comcast **\$** 493.00 Last 4 digits of account number _ Creditor's Name 2017-2017 Po Box 3097 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Bloomington 61702 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Commonwealth Edison \$ 555.00 Last 4 digits of account number 4.5 Creditor's Name PO Box 6111 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Carol Stream 60197 IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Utility Bills/Cellular Service Other. Specify ___ Yes DirecTV \$ 285.00 4.6 Last 4 digits of account number Creditor's Name PO Box 5007 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Carol Stream 60197 Unliquidated City State Zip Code

Filed 09/27/17 Entered 09/27/17 14:11:59 Desc Main Case 17-28879 Doc 1 Page 22 of 59 Case Number (if known) **Pocument** Celena Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.7 Dish Network	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name		
Dept. 0063	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Palatine IL 60055-0063	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes		
4.8 First Premier BANK	Last 4 digits of account number NULL	\$ <u>485.00</u>
Creditor's Name	2014 2015	
601 S Minnesota Ave	When was the debt incurred? 2014-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Sioux Falls SD 57104		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.9 Illinois State Toll Hwy Auth	Last 4 digits of account number	\$ <u>179.00</u>
Creditor's Name		
2700 Ogden Ave.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Downers Grove IL 60515-1703		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Fines	
Yes	Outon Opening	

Filed 09/27/17 Entered 09/27/17 14:11:59 Desc Main Case 17-28879 Doc 1 Page 23 of 59 **Document** Celena Etta Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.10	National Louis University	Last 4 digits of account number 3678	\$ <u>809.00</u>
	Creditor's Name		
	4200 Cantera Dr Ste 211	When was the debt incurred? 2016-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Warrenville IL 60555	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
lī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	=	ri 🗂	
	Debtor 1 and Debtor 2 only	☐ Student loans	
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Collecting for Creditor	
	Yes		
4.11	Nicor Gas	Last 4 digits of account number 95 4	<u>\$ 415.00</u>
	Creditor's Name		
	PO Box 5407	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Carol Stream IL 60197	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
1 7	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	=		
	Debtor 1 and Debtor 2 only	☐ Student loans	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes		
4.12	Nicor Gas	Last 4 digits of account number	<u>\$ 557.00</u>
1	Creditor's Name		
	PO Box 549	When was the debt incurred?	
1	Number Street		
1		As of the date you file, the claim is: Check all that apply.	
1		Contingent	
1	Aurora IL 60507		
1	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
1 7	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
7	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	I I I I I I I I I I I I I I I I I I I	
	■ No ¬	Other. Specify Utility Bills/Cellular Service	
	Yes		

		Case 17-28879	Doc 1	Filed 09/27/17	Entered 09/27/17 14:1	 Desc Main
Debtor 1	Celena	Etta		P ભુcument	Page 24 of 59 Case Number (if known)	
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		
After listin	g any en	ntries on this page, number t	hem beginnin	g with 4.4, followed by 4.5	, and so forth.	

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.13	Todo Seguro Premium Finance	Last 4 digits of account number	\$ 34.00
	Creditor's Name		
	3015 W Irving Park Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	01:	Contingent	
	Chicago IL 60618	Unliquidated	
V	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only	-	
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
li	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	_	
	No	Other. Specify Services Rendered	
\vdash	Yes		10.000.00
4.14	US DEPT OF ED/Glelsi	Last 4 digits of account number 8581	\$ <u>12,002.00</u>
	Creditor's Name	When was the debt incurred? 2005-2017	
	Po Box 7860	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Madison WI 53707	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify	
-	Yes VNA Health Care	Land Address of a constraint and a const	\$_25.00
4.15	Creditor's Name	Last 4 digits of account number	\$ <u>23.00</u>
	400 North Higland Ave	When was the debt incurred?	
	Number Street		
		As of the date was file the plainties Obsala all their cash.	
		As of the date you file, the claim is: Check all that apply.	
	Aurora IL 60506	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Marian Medical Debt	
	Yes	Other. Specify Medical Debt	

Doc 1 Filed 09/27/17 Entered 09/27/17 14:11:59 Desc Main Case 17-28879 Page 25 of 59 Document Celena Ftta Debtor 1 First Name World Finance Corporat \$ 2,000.00 2101 4.16 Last 4 digits of account number Creditor's Name 2017-2017 108 Frederick St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent SC 29607 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify Personal Loan List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. **National Payment Services** On which entry in Part 1 or Part 2 list the original creditor? Line 3 of (Check one): Part 1: Creditors with Priority Unsecured Claims Mail Code OH1-1272 Part 2: Creditors with Nonpriority Unsecured Claims Number PO Box 182223 Columbus OH 43218 Last 4 digits of account number ____ _ City State Zip Code Stellar Recovery, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Line 4 of (Check one): Part 1: Creditors with Priority Unsecured Claims PO Box 48370 Part 2: Creditors with Nonpriority Unsecured Claims Number Jacksonville FL 32247 Last 4 digits of account number _____ 8521___ City State Zip Code Asset Recovery Solutions, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name 2200 W. Devon Ave., #200 Part 1: Creditors with Priority Unsecured Claims Line 8 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60018 **Des Plaines** Last 4 digits of account number ____ NULL ____ State Zip Code City Harris & Harris, LTD, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor?

111 W Jackson Blvd

Number Suite 400

Chicago

Official Form 106E/F

City

Street

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

IL 60604

State Zip Code

Last 4 digits of account number _____ ___

Line 9 of (Check one):

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Celena Debtor 1

Etta

Pρcument

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$
			Total claim
Total claims	6f. Student loans	6f.	\$12,002.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$

		Coco 17	20070 Dog 1	Filed 00/27/17	Entered 09/27/17 14:11:59	Desc Main
Fill	in this in	formation to iden			7 of 59	Desc Main
Deb	tor 1	Celena	Etta	Price		
		First Name	Middle Name	Last Name		
	tor 2	First Name	Middle Name	Last Name		
Unit	ed States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS		
Cas	e Number			(State)		Check if this is an
(If k	nown)					amended filing
Offic	cial Fo	orm 106G				
Sche	edule	G: Execute	ory Contracts and	l Unexpired Lea	ses	12/15
nforma additio	ation. If n nal page: you hav	nore space is nee s, write your nam e any executory o	ded, copy the additional page e and case number (if known contracts or unexpired leases	e, fill it out, number the er i). s?	n are equally responsible for supplying correct tries, and attach it to this page. On the top of a	ny
					ou have nothing else to report on this form.	
ш	Yes. Fill	in all of the inforn	nation below even if the contra	acts or leases are listed in	Schedule A/B: Property (Official Form 106A/B)	
exa	-	nt, vehicle lease,			Then state what each contract or lease is for (function booklet for more examples of executory co	
P	erson or	company with wh	nom you have the contract or	r lease	State what the contract or lease	e is for
2.1						
	Name				-	
	Number	Street				
	City		State Z	ip Code	-	
2.2						
	Name					
	Number	Street			-	
	City		State Z	ip Code	-	
2.3						
	Name					
	Number	Street			•	
	City		State Z	ip Code	-	
2.4						
2.4	Name					
	Number	Street			-	
	City		State Z	in Code	-	
2.5	,			•		
۷.٥	Name					
					-	
	Number	Street				
	City		State Z	ip Code	-	

Fill in this inf	formation to iden	tify your case:	
Debtor 1	Celena	Etta	Price
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States I	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number			(State)
(If known)			

12/15

Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

			se number (if known). Ans		
1. D	o you have any	codebtors? (If you are fil	ng a joint case, do not list e	either spouse as a codeb	otor.)
ļ	No.				
L	00				
	-		i community property stat da, New Mexico, Puerto Rio	- · ·	nity property states and territories include and Wisconsin.)
	No. Go to line	3.			,
Ē	Yes. Did your	spouse, former spouse,	or legal equivalent live with	you at the time?	
	∐ No □ Ves Inw	hich community state or t	erritory did you live?	Fill in	the name and current address of that person.
	☐ res. iiiw	mich community state of	erritory did you live?	FIII III	the name and current address of that person.
	Name of you	r spouse, former spouse or legal	equivalent		
	Number	Street			
	City		State	Zip Code	
S	Column 1: Your	Schedule G to fill out Co	lumn 2.		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line

Official Form 106H Record # 743867 Schedule H: Your Codebtors Page 1 of 1

			Document	Page 79	01 59
Fill in this in	nformation to identify	your case:			
Debtor 1	Celena	Etta	Price		
	First Name	Middle Name	Last Name		
Debtor 2	-				
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the	e: <u>NORTHERN DISTRICT (</u>	OF ILLINOIS		
Case Number	r				Check if this is:
(If known)					An amended filing
					A supplement showing post-petition
					chapter 13 income as of the following date:
O((, -, - E	4001				
<u>Utticial F</u>	<u>orm 106l</u>				MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment				
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Mail Carrier		
Occupation may Include student or homemaker, if it applies.	Employers name	USPS		
	Employers address	2825 Lone Oak Pa	arkway	
				,
	How long employed there?	Since 11/1/2015		
spouse unless you are separated	the date you file this form. If you h	oine the information for a	•	· · · · ·
			For Debtor 1	For Debtor 2 or non-filing spouse
, , , , , , , , , , , , , , , , , , , ,	ry and commissions (before all pa calculate what the monthly wage w	•	\$3,443.22	\$0.00
Estimate and list monthly over	ime pay.		\$0.00	\$0.00
4. Calculate gross income. Add lin	ne 2 + line 3.		\$3,443.22	\$0.00

Official Form 106I Record # 743867 Schedule I: Your Income Page 1 of 2

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Debtor 1 Celena Etta Document Price Page 30 of 59
First Name Middle Name Last Name

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Case Number (if known)

				For Debtor 1		For Debtor 2 or non-filing spouse		
	Copy	line 4 here	4.	\$3,443.22		\$0.00]	
5. L i	st all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$609.44		\$0.00)	
	5b. N	landatory contributions for retirement plans	5b.	\$143.22		\$0.00)	
	5c. V	oluntary contributions for retirement plans	5c.	\$96.40		\$0.00)	
	5d. F	Required repayments of retirement fund loans	5d.	\$27.28		\$0.00)	
	5e. lı	nsurance	5e.	\$490.01		\$0.00)	
	5f. C	Domestic support obligations	5f.	\$0.00		\$0.00)	
	5g. L	Inion dues	5g.	\$59.32		\$0.00)	
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00)	
6. A c	ld the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,425.67		\$0.00)	
7. C a	lcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,017.56		\$0.00	Ì	
8. Li :	st all	other income regularly received:					_	
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,017.56	+	\$0.00]= [\$2,017.56
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.				· ·		. ,
11.	State	all other regular contributions to the expenses that you list in Schedul	e J.					
		de contributions from an unmarried partner, members of your household, y		ents, your roommates, a	nd			
	othe	friends or relatives.						
	Do n	ot include any amounts already included in lines 2-10 or amounts that are r	not available	to pay expenses listed	in S	chedule J.		
	Spec	ify:					11.	\$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The re-	sult is the c	ombined monthly income	Э.		r	
	Write	that amount on the Summary of Schedules and Statistical Summary of Co	ertain Liabil	ities and Related Data, i	f it ap	oplies	12.	\$2,017.56
13.		ou expect an increase or decrease within the year after you file this forn	n?				_	
	X I							
	Π,	es. Explain:						

Fill in this in	formation to identify yo	our case:				
Debtor 1	Celena	Etta	Price	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ŭ	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 ate:
United States	Bankruptcy Court for the : _	NORTHERN DISTRICT (DF ILLINOIS			
Case Number (If known)	г		_	MM / DD / Y	YYYY	
Official F	orm 106J				-	2 because Debtor 2
				maintains a	separate house	
	e J: Your Ex		lo are filing together, both	h are equally responsible for supplyi	ng correct informs	12/14
=				nages, write your name and case num	=	
Part 1:	Describe Your Household					
1. Is this a joi	nt case?					
	Go to line 2.					
Yes.	Does Debtor 2 live in a s	separate household?				
		st file a separate Schedu	le J.			
2. Do you l	nave dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and		this information for dent	Son	_ 23	No
	tate the dependents'			0011		X Yes
names.				Daughter	18	No
						X Yes
				Son	16	No X Yes
						X No
						Yes
						X No
						Yes
_	expenses include s of people other than	X No				
	and your dependents?	Yes				
Part 2:	estimate Your Ongoing M	onthly Expenses				
-				rm as a supplement in a Chapter 13 o J, check the box at the top of the forr	-	
the applicable	date.					
	•	-	ince if you know the value Income (Official Form 106		Y	our expenses
			ence. Include first mortgag			
	for the ground or lot.	expenses for your resid	ence. Include inst mortga	ge payments and	4.	\$722.00
If not in	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pro	operty, homeowner's, or	renter's insurance			4b.	\$0.00
	ome maintenance, repair				4c.	\$0.00
4d. Ho	meowner's association of	or condominium dues			4d.	\$0.00

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Celena Debtor 1

First Name

Etta

Middle Name

Document

Last Name

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Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$106.00 6a. 6a. Electricity, heat, natural gas \$50.00 6b. Water, sewer, garbage collection \$159.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$300.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$45.00 9. Clothing, laundry, and dry cleaning \$25.00 10. Personal care products and services 10. \$20.00 11. Medical and dental expenses 11. \$115.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$47.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Schedule J: Your Expenses

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Deptor	00001	Lilla	1 1100	Case Number (If known)		
	First Nar	ne Middle Name	Last Name			
21.	Other. S	pecify:		_	21.	\$0.00
22	Your moi	nthly expense: Add lines 4 through 21.			22.	\$1,589.00
	The resul	t is your monthly expenses.				
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly in	come) from Schedule I.		23a.	\$2,017.56
	23b.	Copy your monthly expenses from line 2	22 above.		23b. –	\$1,589.00
	23c.	Subtract your monthly expenses from your	our monthly income.		23c.	\$428.56
		The result is your monthly net income.				
24.	Do you e	xpect an increase or decrease in your ex	penses within the year after you	file this form?		
	For exam	ple, do you expect to finish paying for you	r car loan within the year or do you	expect your		
	mortgage	payment to increase or decrease because	e of a modification to the terms of y	your mortgage?		
	X No					
	Yes.	Explain Here:				
	_					

 Official Form 106J
 Record #
 743867
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in			
Debtor 1	Celena	Etta	Price
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
Case Number		the : <u>NORTHERN</u> District of	_ILLINOIS_ (State)
(If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is N	OT an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under a scale of a signal declare that I have a	
correct.	ead the summary and schedules filed with this declaration and that they are true and
At to College File Date	40
/s/ Celena Etta Price Signature of Debtor 1	Signature of Debtor 2
Date 09/26/2017	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	Fill in this information to identify your case:						
Debtor 1	Celena	Etta	Price				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court	for the : <u>NORTHERN</u> District of _					
Case Number	r		(State)				
(If known)			_				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and \	Where You Lived Before								
01. What is your current marital status?									
—									
Married Married									
Not married									
02 During the last 3 years, have you lived anywhere o	other than where you live no	w?							
No.									
Yes. List all of the places you lived in the last 3 years. Do not include where you live now.									
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there						
		Same as Debtor 1	Same as Debtor 1						
436 Princeton Ave	FROM 04/2009		came as bestor 1						
Elgin IL 60123-6932	To 11/2014								
<u> </u>	10 11/2014								
03 Within the last 8 years, did you ever live with a spo	ouse or legal equivalent in a	community property state or territory	? (Community						
property states and territories include Arizona, Ca	lifornia, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texa	s, Washington,						
and Wisconsin.)									
■ No. □ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).									
Tes. make sure you fill out scriedule 11. Tour codebtors (Official Form 10011).									
Part 2: Explain the Sources of Your Income									

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Debtor 1 Celena Etta Price Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$30,355 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$45,684 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$8,184 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Celena Etta Price Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Status of the case Nature of the case Court or agency

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Debtor 1	Celena	Etta	Price	Case Number (if known)	
	First Name	Middle Name	Last Name		
		u filed for bankruptcy, was I fill in the details below.	any of your property repossessed, for	eclosed, garnished, attached, seized, or levied	1?
Г	No. Go to line 11				
	Yes. Fill in the inform	mation below.			
_					
			Describe the property	Date	Value of the property
	SSA		Tax Refund	March 2017	\$2,500
			Explain what happened		
			Property was repossessed.		
			Property was foreclosed.		
			Property was garnished.		
			Property was attached, seize	ed, or levied.	
	-	you filed for bankruptcy, yment because you owed		financial institution, set off any amounts fro	m your accounts
	No. Go to line 11				
7	Yes. Fill in the inforr	nation below.			
_	_		as any of your property in the posses	ssion of an assignee for the benefit of credit	ors, a
_	_	er, a custodian, or anothe	er official?		
_	No.				
L	Yes.				
Part	List Certain Gif	ts and Contributions			
	· •		did you give any gifts with a total val	ue of more than \$600 per person?	
	_				
	No. Yes. Fill in the detail	le for each gift			
_	_		did you give any gifts or contribution	s with a total value of more than \$600 to any	, charity?
	_	ou meu for bankruptcy, t	and you give any gints or contribution	is with a total value of more than \$000 to any	Charity:
	No.				
L	Yes. Fill in the detail	ls for each gift.			
Part	List Certain Los	sses			
	/ithin 1 year before yo ambling?	ou filed for bankruptcy or	since you filed for bankruptcy, did y	ou lose anything because of theft, fire, othe	r disaster, or
	No.				
	Yes. Fill in the detail	ls for each gift.			
Pari	List Certain Pag	yments or Transfers			
C	onsulted about seekir	ng bankruptcy or prepari	ng a bankruptcy petition?	behalf pay or transfer any property to anyon	ne you
l in	- any aπorneys,	pankrupicy petition prep	arers, or credit counseling agencies	for services required in your bankruptcy.	
<u> </u>	No.				
	Yes. Fill in the detail	ls			

Case 17-28879 Doc 1 Filed 09/27/17 Entered 09/27/17 14:11:59 Desc Main Page 39 of 59 Document Celena Etta Price Case Number (if known) _ First Name Middle Name Last Name Amount of payment Party Contact Info Description and value of any property transferred Date payment or transfer Geraci Law L.L.C. Payment/Value: \$4,000.00: \$140.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2017 \$25.00 Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Type of account or Last 4 digits of account number Date account was Last balance before instrument closed, sold, moved, closing or transfer or transferred Checking Chase Bank XXX - ______ 2016 (\$140) Savings

Money market Brokerage Other Case 17-28879 Doc 1 Filed 09/27/17 Entered 09/27/17 14:11:59 Desc Main Document Page 40 of 59

Celena Etta Price Case Number (if known) Debtor 1 First Name Middle Name Last Name 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No. Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** Part 10: For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. Nature of the case Status of the case Court or agency Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation

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			Document	1 agc 41 01 33
Debtor 1	Celena	Etta	Price	Case Number (if known)
	First Name	Middle Name	Last Name	
	No. None of the above	ve applies. Go to Part 12.		
	Yes. Check all that a	pply above and fill in the det	ails below for each busine	ss.
			you give a financial state	ement to anyone about your business? Include all financial
_	stitutions, creditors, c	or other parties.		
	No. Yes. Fill in the details			
Ц	res. Fill III the details	Date is:	sued	
Part 12	2: Sign Below			
×	/s/ Celena Etta Pr	ice	×	
	Signature of Debtor	• • • • • • • • • • • • • • • • • • • •		ture of Debtor 2
	- 00/00/0047			
	Date 09/26/2017		Date	MM / DD / YYYY
	MM / DD / Y	YYYY		MM / DD / YYYY
Did y	you attach additional	pages to Your Statement of	of Financial Affairs for Inc	dividuals Filing for Bankruptcy (Official Form 107)?
_	No			
=				
	Yes			
Did y	you pay or agree to p	oay someone who is not an	attorney to help you fill o	out bankruptcy forms?
	No			
\Box	Yes. Name of person	1		. Attach the Bankruptcy Petition Preparer's Notice,
Ш				Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re								
Celena	Etta Pri	ice / Debtor			Case	e No:		
					Cha	pter:	Chapter 13	
		DISCLOS	SURE OF COMP	ENSATION OF	ATTORNEY FO	R DEE	BTOR	
compe	nsation p	o 11 U.S.C. § 329(a) and Fed. E aid to me within one year befor e rendered on behalf of the deb	re the filing of the J	etition in bankru	ptcy, or agreed to	be paid	d to me, for servi	ces
F	or legal s	services, I have agreed to accep	ot	\$4,000.00				
P	rior to the	e filing of this statement I have	received	\$140.00				
В	Balance D	ue	=	\$3,860.00				
2. Tl	he source	of the compensation paid to m	ne was:					
	Debt	tor(s) Other: (spec	eify)					
3. Th	he source	of compensation to be paid to	me is:					
	Deb	otor(s) Other: (spec	eify)					
4.		e not agreed to share the above- law firm.	-disclosed compens	ation with any of	her person unless	they ar	e members and a	ssociates
		e agreed to share the above-disc law firm. A copy of the agree ed.	-	_	-			
	return fo	or the above-disclosed fee, I have ding:	ve agreed to render	legal service for	all aspects of the b	oankruj	ptcy	
a.	Analy bankri	rsis of the debtor's financial situ	uation, and renderi	ng advice to the d	lebtor in determini	ing who	ether to file a pet	ition in
b.		ration and filing of any petition	schedules statem	ents of affairs and	d nlan which may	be rea	iired·	
c.	•	sentation of the debtor at the m				•		reof;
6 D							-	
6. By	y agreem	ent with the debtor(s), the abov	e-disclosed fee doo	es not include the	lollowing service	•		
	ı		CED	TIFICATION				1
		I certify that the foregoing payment to me for representate	g is a complete stat	ement of any agre	_	ment fo	or	
		Date: 09/27/2017	/s/	Daniel Fasman				
		Date		nature of Attorne	ry			
			G	eraci Law I I C				

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Name of law firm

Case 17-28879 Doc 1 Filed **Gerach Faw Entere**d 09/27/17 14:11:59 Desc Mair National Headquarters: 55 E. Monroe Street Head Chicapa မြစ်ရအ of 156-925-1313 help@geracilaw.com



Date: 9/26/2017

Consultation Attorney: JAK

Record #: 743-867

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. _ per month for 4 8 PLAN: The plan payment is estimated to be \$ 425 months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Celena Price (Debtor)

(Joint Debtor)

Atterney for the Debtor(s)

Representing Geraci Law L.L.C.

Dated: 9/26/17

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UNITED STACTES BANKRUFFC COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 17-28879 Doc 1 Filed 09/27/17 Entered 09/27/17 14:11:59 Desc Main 3. Personally review with the debto Dandusigenthe congleted petation, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- Case 17-28879 Doc 1 Filed 09/27/17 Entered 09/27/17 14:11:59 Desc Main 2. Inform the debtor that the debtor possible princtual and 46 the Case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



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- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



- Case 17-28879 Doc 1 Filed 09/27/17 Entered 09/27/17 14:11:59 Desc Main Any portion of the retainer that is methaternell agree direct for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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Case 17-28879 Doc 1 Filed 09/27/17 Entered 09/27/17 14:11:59 Desc Main F. ALLOWANCE AND PAYMENT OF ATTORNE + 9' OF EAS AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 3. Before signing this agreement, the attorney has received, \$\frac{140}{}\$ toward the flat fee, leaving a balance due of \$\frac{3860}{}\$; and \$\frac{310}{}\$ for expenses, leaving a balance due for the filing fee of \$
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 9 / 26/ 17

Signed:

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Celena Etta Price / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/26/2017 /s/ Celena Etta Price

Celena Etta Price

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Fig Price / Debtor In re Celena Etta Price

UNITED STATES BANKRUPTCY COURT

Desc Main

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Celena Etta Price / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/26/2017	/s/ Celena Etta Price		
	Celena Etta Price		
Dated: 09/27/2017	/s/ Daniel Fasman		
	Attorney: Daniel Fasman		

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Debtor 1	Celena	Etta	Price	Case Number (if known)				
Jebioi 1	First Name	Middle Name	Last Name					
Dort 6	Ancwer These Question	s for Reporting Purposes						
Part 6	/hat kind of debts do	16a Are your debts	primarily consumer debt	s? Consumer debts are defined in	111 U.S.C. § 101(8)			
	nat kind of debts do ou have?	☐No. Go to line	as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b.					
		_	Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain					
		money for a busin	ess or investment or through	the operation of the business or in	vestment.			
		□No. Go to line □Yes. Go to lin						
		16c. State the type of d	lebts you owe that are not co	ensumer debts or business debts.				
	Are you filing under Chapter 7?		ng under Chapter 7. Go to lin					
	Do you estimate that after		nder Chapter 7. Do you estir ve expenses are paid that fur	mate that after any exempt propert nds will be available to distribute to	y is excluded and unsecured creditors?			
á	any exempt property is excluded and	∏No.						
á	administrative expenses	— ∐Yes.						
í	are paid that funds will be available for distribution to unsecured creditors?				·			
	How many creditors do	1 -49	☐ 1,000·		☐ 25,001-50,000 ☐ 50,001-100,000			
•	you estimate that you owe?	☐ 50-99 ☐ 100-199	□ 5,001- □ 10,00	-10,000 1-25,000	☐ More than 100,000			
		200-999			_			
1	How much do you	\$0-\$50,000 \$50,001-\$100,00	- -	0,001-\$10 million 100,001-\$50 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion			
3	estimate your assets to be worth?	\$100,001-\$500,0		000,001-\$100 million	\$10,000,000,001-\$50 billion			
	De Worth:	\$500,001-\$1 mill		,000,001-\$500 million	☐More than \$50 billion			
20.	How much do you	\$0-\$50,000	. —	00,001-\$10 million	\$500,000,001-\$1 billion			
3	estimate your liabilities	\$50,001-\$100,00		000,001-\$50 million	☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion			
***************************************	to be?	□ \$100,001-\$500,0 □ \$500,001-\$1 mill		000,001-\$100 million ,000,001-\$500 million	☐ More than \$50 billion			
Par	Sina Polow	□ \$200,001-\$1 Hill	iioii	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	_			
Pal	7: Sign Below		natition and I declare under	penalty of perjury that the informati	ion provided is true and			
For	you	correct.	Jennon, and Facoure and	, , , , , , , , , , , , , , , , , , ,	•			
		If I have chosen to file of title 11, United Stat under Chapter 7.	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.					
000000000000000000000000000000000000000		If no attorney represe this document, I have	nts me and I did not pay or a obtained and read the notice	gree to pay someone who is not and and erequired by 11 U.S.C. § 342(b).	n attomey to help me fill out			
		I request relief in acco	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
		with a bankruptcy cas	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
000000000000000000000000000000000000000		Signature of De	en proprie	★ Signature	of Debtor 2			
		Executed on _:	9 / D(0/2017	Executed	on			

Record # 743867

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Fill in this in	formation to identify	your case:		. :
Debtor 1	Celena	Etta	Price	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	_
-		e: <u>NORTHERN</u> District of	: ILLINOIS	
United States	Bankruptcy Court for the	e. NONTHERN District of	(State)	
Case Number (If known)				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
■ No Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and				
	Signature (Official Form 119).				
Under penalty of perjury, I declare that I have read the summary and sched	dules filed with this declaration and that they are true and				
Under penalty of perjury, I declare that I have read the summary and sched	unies med war die deeld alle deel deel deel deel deel de				
* Delenoutiel *	hurr of Doktor 2				
G 7/-	ture of Debtor 2				
Date :/	MM / DD / YYYY				

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Debtor 1	Celena	Etta	Price	Case Number (if known)			
	First Name	Middle Name	Last Name				
		ove applies. Go to Part 12. apply above and fill in the det	tails below for each business.				
Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.							
_	No. Yes. Fill in the deta	ils. Date is	sued	•			
Part 1	2: Sign Below						
ans in c	wore are true and co	priect. I understand that mal nkruptcy case can result in 1519, and 3571.	king a false statement, concea fines up to \$250,000, or impris	ats, and I declare under penalty of perjury that the aling property, or obtaining money or property by fraud comment for up to 20 years, or both. Of Debtor 2			
Dic	l you attach addition	al pages to Your Statement	of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?			
	No]Yes			•			
Die	Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
	No Yes. Name of pers	son		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

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DISCLAIMER Beblots have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this ioint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warmed of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE DUR PETITION IS ACCURATE INT.

Dated: 9 / 24/2017

Celena Etta Price

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Celena Etta Price / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 9/2017

Celena Etta Price

X Date & Sign

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Part 4:

Sign Below

By signing here, I declare under penalty of perjusy that the information on this statement and in any attachments is true and correct.

Celena Etta Price

Date: 1 2 4 /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Form B 201A, Notice to Consumer Debtor(s)

In re Celena Etta Price / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 4 /2017

Celena Etta Price

X Date & Sign

Dated: 1 / /2017

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